

RICK A. YARNALL
 CHAPTER 13 BANKRUPTCY TRUSTEE
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E-filed

**UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEVADA**

IN RE:
 SONIA LOPEZ
 3910 PECOS MCLEOD
 C100
 LAS VEGAS, NV 89121

CHAPTER 13
 CASE NO: BKS-15-14086-MKN

CHAPTER 13 FINAL ACCOUNT AND REPORT - COMPLETED (BAPCPA)

Rick A. Yarnall, Chapter 13 Bankruptcy Trustee, hereby submits the following Final Account and Report of the administration of the estate pursuant to 11 USC Sec. 1302 (b)(1). Any objection to the Trustee's Final Account and Report must: be written, state the grounds of objection, be filed and set for hearing no later than December 29, 2020, with the Clerk, United States Bankruptcy Court, Foley Federal Building, 300 Las Vegas Boulevard South, 3rd Floor, Las Vegas, NV 89101, with a copy served upon Rick A. Yarnall, Chapter 13 Trustee, 701 Bridger Ave, Suite 820, Las Vegas, NV 89101. In the absence of a timely filed Objection, the Bankruptcy Court will issue the debtor(s) a Discharge. In the event an objection is timely filed, the objecting party shall serve a copy of the objection upon the Trustee at the above address pursuant to the Local Bankruptcy Rule 9014.

Case Filed Date:
 07/16/2015

Date Plan Confirmed:
 11/23/2016

Date Case Closed:
 11/24/2020

Total funds received and disbursed pursuant to the plan:

\$121,212.20

Detail of Disbursements below:

CREDITOR NAME	CLERK'S CLAIM #	TRUSTEE'S CLAIM NO.	CLASS OF CLAIM	ALLOWED CLAIM AMOUNT	PRINCIPAL PAID	INTEREST PAID
United States Bankruptcy Court		00001	Z-Added By Matrix	0.00	0.00	0.00
Aargon Agency Inc		00002	UNSECURED	0.00	0.00	0.00
Acceptance Now		00003	UNSECURED	0.00	0.00	0.00
Acs/Wachovia Ed Financ		00004	STUDENT LN-DIRECT	0.00	0.00	0.00
Acs/Wachovia Ed Financ		00005	STUDENT LN-DIRECT	0.00	0.00	0.00
Acs/Wachovia Ed Financ		00006	STUDENT LN-DIRECT	0.00	0.00	0.00
Acs/Wachovia Education		00007	STUDENT LN-DIRECT	0.00	0.00	0.00
Acs/Wachovia Education		00008	STUDENT LN-DIRECT	0.00	0.00	0.00
Acs/wells Fargo		00009	STUDENT LN-DIRECT	0.00	0.00	0.00
Acs/Chase Elt Wac Llen		00010	STUDENT LN-DIRECT	0.00	0.00	0.00
Acs/Chase Elt Wac Llen		00011	STUDENT LN-DIRECT	0.00	0.00	0.00

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Aes/Pheaa		00012	STUDENT LN-DIRECT	0.00	0.00	0.00
Bk Of Amer		00013	UNSECURED	0.00	0.00	0.00
BRILENA INC	11	00014	SECURED	0.00	0.00	0.00
CNA foreclosure Service		00015	Z-Added By Matrix	0.00	0.00	0.00
CAVALRY SPV II LLC AS ASSIGNEE	9	00016	UNSECURED	591.16	183.99	0.00
Chase Mtg		00017	UNSECURED	0.00	0.00	0.00
Clark County Assessor		00018	Z-Added By Matrix	0.00	0.00	0.00
Clark County Collectio		00019	UNSECURED	0.00	0.00	0.00
Clark County Collectio		00020	UNSECURED	0.00	0.00	0.00
Clark County Collectio		00021	UNSECURED	0.00	0.00	0.00
Clark County Treasurer		00022	Z-Added By Matrix	0.00	0.00	0.00
CONN APPLIANCES, INC	10	00023	SECURED w/INTEREST	2,734.93	2,734.93	0.00
US DEPARTMENT OF EDUCATION C/O NELNET	1	00024	STUDENT LN-DIRECT	53,124.72	0.00	0.00
NELN	3	00025	STUDENT LN-DIRECT	140,502.32	0.00	0.00
Dept Of Education/neln		00026	STUDENT LN-DIRECT	0.00	0.00	0.00
Dept Of Education/neln		00027	STUDENT LN-DIRECT	0.00	0.00	0.00
Dept Of Education/neln		00028	STUDENT LN-DIRECT	0.00	0.00	0.00
Dept Of Education/neln		00029	STUDENT LN-DIRECT	0.00	0.00	0.00
Dept Of Education/neln		00030	STUDENT LN-DIRECT	0.00	0.00	0.00
Dept Of Education/neln		00031	STUDENT LN-DIRECT	0.00	0.00	0.00
Dept Of Education/neln		00032	STUDENT LN-DIRECT	0.00	0.00	0.00
Dept. of Employment, Training & Rehab		00033	Z-Added By Matrix	0.00	0.00	0.00
FIN CR NETWK		00034	UNSECURED	0.00	0.00	0.00
Finance & Thrift Compa		00035	UNSECURED	0.00	0.00	0.00
FINANCIAL CREDIT NETWO		00036	UNSECURED	0.00	0.00	0.00
FINANCIAL CREDIT NETWO		00037	UNSECURED	0.00	0.00	0.00
FINANCIAL CREDIT NETWO		00038	UNSECURED	0.00	0.00	0.00
FINANCIAL CREDIT NETWO		00039	UNSECURED	0.00	0.00	0.00
FINANCIAL CREDIT NETWO		00040	UNSECURED	0.00	0.00	0.00
First Data		00041	UNSECURED	0.00	0.00	0.00

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Hunter Warfield		00042	UNSECURED	0.00	0.00	0.00
Hunter Warfield, Inc		00043	UNSECURED	0.00	0.00	0.00
INTERNAL REVENUE SERVICE		00044	Z-Added By Matrix	0.00	0.00	0.00
J&L TEAMWORKS	4	00045	UNSECURED	8,125.00	2,528.86	0.00
J&l Teamworks		00046	UNSECURED	0.00	0.00	0.00
J&l Teamworks		00047	UNSECURED	0.00	0.00	0.00
LR 2002 // Fed Rules 5003 notice ADDRESS		00048	Z-Added By Matrix	0.00	0.00	0.00
Lamont Hanley & Associ		00049	UNSECURED	0.00	0.00	0.00
Massachusetts Department of Revenue		00050	Z-Added By Matrix	0.00	0.00	0.00
Mci		00051	UNSECURED	0.00	0.00	0.00
Mci		00052	UNSECURED	0.00	0.00	0.00
Natl Univ		00053	UNSECURED	0.00	0.00	0.00
Nevada Dept. of Taxations, Bankruptcy		00054	Z-Added By Matrix	0.00	0.00	0.00
CAPITAL ASSET RECOVERY	6	00055	SECURED w/INTEREST	10,887.55	10,887.55	0.00
QUANTUM COLLECTIONS	14	00056	UNSECURED	768.00	239.03	0.00
RESMAE MORTGAGE CORPOR		00057	UNSECURED	0.00	0.00	0.00
SOUTHERN CALIFORNIA EDISON COMPANY	2	00058	UNSECURED	210.78	65.60	0.00
Staniscecontr		00059	UNSECURED	0.00	0.00	0.00
State of Nevada Dept. of Motor Vehicles		00060	Z-Added By Matrix	0.00	0.00	0.00
TD Bank USA/ Target Credit		00061	UNSECURED	0.00	0.00	0.00
TNB - TARGET		00062	UNSECURED	0.00	0.00	0.00
Trident Asset Manageme		00063	UNSECURED	0.00	0.00	0.00
United States Trustee		00064	Z-Added By Matrix	0.00	0.00	0.00
Us Bank		00065	UNSECURED	0.00	0.00	0.00
Us Dept Ed		00066	UNSECURED	0.00	0.00	0.00
Us Dept Ed		00067	UNSECURED	0.00	0.00	0.00
Us Dept Ed		00068	UNSECURED	0.00	0.00	0.00
Us Dept Ed		00069	UNSECURED	0.00	0.00	0.00
Us Dept Ed		00070	UNSECURED	0.00	0.00	0.00
Us Dept Ed		00071	UNSECURED	0.00	0.00	0.00

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Us Dept Ed		00072	UNSECURED	0.00	0.00	0.00
Us Dept Ed		00073	UNSECURED	0.00	0.00	0.00
Us Dept Ed		00074	UNSECURED	0.00	0.00	0.00
Us Dept Ed		00075	UNSECURED	0.00	0.00	0.00
Us Dept Ed		00076	UNSECURED	0.00	0.00	0.00
Wachovia Ed Finance		00077	UNSECURED	0.00	0.00	0.00
Wells Fargo		00078	UNSECURED	0.00	0.00	0.00
Wf Efs		00079	UNSECURED	0.00	0.00	0.00
Wf Efs		00080	UNSECURED	0.00	0.00	0.00
Wf Efs		00081	UNSECURED	0.00	0.00	0.00
Wf Efs		00082	UNSECURED	0.00	0.00	0.00
Xls/Cit		00083	UNSECURED	0.00	0.00	0.00
Xls/Cit		00084	UNSECURED	0.00	0.00	0.00
RICK A. YARNALL		00085	Z-Added By Matrix	0.00	0.00	0.00
SETH D BALLSTAEDT		00086	Z-Added By Matrix	0.00	0.00	0.00
WHEELS FINANCIAL GROUP LLC DBA 1-800LOANMART	16	00087	Secured-Vehicle	1,957.81	1,957.81	110.36
Dept Of Education/neln		00088	STUDENT LN-DIRECT	0.00	0.00	0.00
AMERICAN INFOSOURCE LP	5	00089	UNSECURED	1,513.10	470.94	0.00
PROG LEASING LLC	7	00090	SECURED w/INTEREST	1,242.68	1,242.68	0.00
UNIFIED MORTGAGE SERVICES INC	13	00091	MORTGAGE PYMT ONGOING PD BY TT	0.00	49,606.61	0.00
PORANIA LLC	12	00092	UNSECURED	294.52	91.67	0.00
UNIFIED MORTGAGE SERVICES INC	13	00093	MORTGAGE ARREARS	31,010.08	31,010.08	0.00
PORANIA LLC	15	00094	UNSECURED	456.52	142.09	0.00
CITY OF VISALIA		00095	UNSECURED	0.00	0.00	0.00
UNIFIED MORTGAGE SERVICES INC	13	00096	MORTGAGE GAP	840.79	840.79	0.00
Monthly Payment Reserve		00098	MONTHLY PAYMENT RESERVE	0.00	0.00	0.00
UNIFIED MORTGAGE SERVICES INC	13	00099	MORTGAGE FEES EXPENSES AND	850.00	850.00	0.00
UNIFIED MORTGAGE SERVICES INC		00100	MORTGAGE MODIFICATION	0.00	0.00	0.00
ESTIMATED ADDITIONAL ATTORNEY FEES		00101	ESTIMATED ADDITIONAL	0.00	0.00	0.00
BALLSTAEDT LAW FIRM		00000	Administrative	\$6,483.00	\$6,483.00	

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The debtor(s) attorney, BALLSTAEDT LAW FIRM, was allowed \$7,610.00 of which \$1,127.00 was paid directly by the debtor(s) and \$6,483.00 was paid from the plan. The filing fee has been paid to the clerk directly by the debtor/debtor's Attorney .

Disbursement Summary:

Trustee Fees Pursuant to 11 USC 1326 (b)	\$11,766.21
11 USC 503(b) Administrative Expenses	\$0.00
Sanctions/Additional Expenses	\$0.00
Attorney's Fees	\$6,483.00
Previous Attorney Fees	\$0.00
Priority	\$0.00
Secured	\$99,240.81
Unsecured	\$3,722.18
Refund to the Debtor and/or Chapter 7 Trustee	<u>\$0.00</u>

Total \$121,212.20

Dated: November 24, 2020

Submitted by:

/s/ Rick A. Yarnall

 RICK A. YARNALL

Chapter 13 Bankruptcy Trustee